What’s Causing This Water Damage?

Water can be an insidious, invisible destroyer. It can wreak havoc inside of walls and underground to foundations and concrete structures while you have no idea damage is even occurring. The first indication of the problem could come from a claim denial for what you thought was storm or earthquake damage.

Apartment buildings and condominiums are particularly susceptible to this hidden destroyer due to changes in exterior landscaping, soil drainage, storm water channels and utility discharge. Natural causes can range from blockages in gutters or underground water outlets to new brush growth or expanding tree roots. Keep in mind that lawn grading can shift over time as well, causing pooling or directing water flow toward the building.

As for utility-related problems, there are dozens of issues to look out for. An HVAC system’s condensate could be discharging too close to the foundation; sprinklers could be hitting walls, running down against the foundation or leaking, causing chronically soggy soil against the building; roof drains could be undersized for the volume of rain in your area; hot tubs, pool pumps and other water amenities can malfunction or be installed improperly; and hose bibs could be dripping (even a little over a very long period can impair soil integrity by your foundation). In some regions, vermin, such as chipmunks and moles, can degrade the strength of the soil supporting your building’s base.

Water has multiple effects on multiunit residential buildings. It can compromise the soil support around the base of your building, allowing foundational walls to separate from the foundational floor, causing a crack through which water, moisture, bugs and even rodents can enter. It can also eat away at the foundational wall itself, weakening it. Don’t be surprised to also find moisture wicking into first-floor and basement walls, causing mold conditions. Your exterior fascia board and other wood that is either decorative or structural could also be compromised, and don’t forget that termites and ants love wet wood.

While burst pipes and damage they cause might be covered by your commercial property insurance for apartment buildings or condominiums, losses from chronic water damage might fall under maintenance issues and not receive coverage. If you have storage units in the basement that are affected or if tenants complain of fungus-related illness or property loss, you could have unprotected liabilities.

The first indication of a problem is frequently a complaint from a resident or a catastrophe claim by the apartment building owner or the property manager. If the adjuster comes out and finds evidence of chronic water exposure that could have been discovered through quality maintenance, the claim could be denied, leaving no financial protection for the incident.

Though structures can respond differently to moisture conditions, ongoing water exposure is not a good thing for any structures at your multifamily residential complex. Examine exterior conditions—especially walls, gutters, water lines, and soil near foundations—on a regular basis, and deal immediately with soggy grounds and other water-related issues to protect your property and your residents. And keep in mind that rains after a long period of drought can have their own negative effects on buildings. Those of you in drought-affected areas might have to take special measures to protect your structures.

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